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**AWARENESS OF TAKAFUL PRODUCTS AMONG
MUSLIMS IN SELECTED AREA OF THAILAND**



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MASTER OF SCIENCE (MANGEMENT)

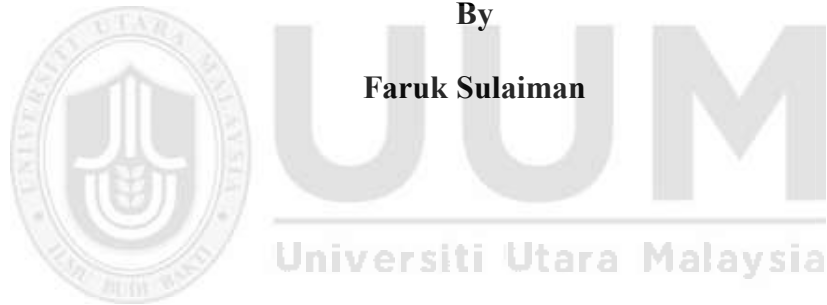
UNIVERSITI UTARA MALAYSIA

MAY 2019

**AWARENESS OF TAKAFUL PRODUCTS AMONG MUSLIMS IN SELECTED
AREA OF THAILAND**

By

Faruk Sulaiman



Thesis Submitted to

Othman Yeop Abdullah Graduate School of Business,

Universiti Utara Malaysia,

in Partial Fulfilment of the Requirement for the Master of Science (Management)



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Abstract

Thailand is one of the countries where takaful has been introduced for over 10 years. Even though the takaful industry in Thailand is successful in growth, the growth is not dramatic compared to other countries. The purpose of this research was to examine the level of awareness, understanding and perceptions of Muslims in selected areas of Pattani province in Thailand. In addition, this study also aimed to investigate whether the awareness of takaful products is influenced by demographic factors, understanding and perceptions. The result showed that more than half of the respondents disagree that they are aware of takaful products. Nevertheless, the result also illustrated that the Muslims possess fair knowledge and understanding of the takaful mechanism. However, the level of perception is slightly negative. The study found positive correlation between understanding and awareness. However, the relationship is not significant. Furthermore, the result also showed a positive correlation between perception and awareness but is not significant. In addition, the study found that demographic factors such as gender, age, and occupation show no significant differences among the respondents, while the level of income and the level of education show significant differences among the respondents. This study contributes to the availability of literature in the takaful industry in general. For managerial aspects, it suggests that the takaful insurer should apply all necessary methods in marketing strategies and other endeavours in order to make sure that Muslims, who are the main target market of takaful products, have high awareness, understanding and positive perception of the products.

Keywords: Takaful, Awareness, Understanding, Perception, Demographic Factors.

Abstrak

Takaful telah diperkenalkan di Thailand selama lebih 10 tahun. Walaupun industri takaful di Thailand kian berkembang, namun pertumbuhannya tidaklah dramatik berbanding dengan negara-negara lain. Tujuan penyelidikan ini adalah untuk menilai tahap kesedaran, pemahaman dan persepsi terhadap produk takaful di kawasan terpilih di wilayah Pattani, Thailand. Di samping itu, kajian ini juga bertujuan untuk menyiasat sama ada kesedaran mengenai produk takaful dipengaruhi oleh faktor demografi, pemahaman dan persepsi pengguna. Dapatan kajian menunjukkan bahawa lebih separuh daripada responden tidak bersetuju bahawa mereka mengetahui produk takaful. Walau bagaimanapun, kajian ini mendapati masyarakat Islam mempunyai pengetahuan dan pemahaman yang agak baik tentang mekanisme takaful. Namun demikian, tahap persepsi didapati sedikit negatif. Kajian ini turut mendapati wujud hubungan yang positif antara pemahaman dan kesedaran, namun hubungannya tidak signifikan. Selain itu, penemuan kajian menunjukkan bahawa wujud hubungan positif antara persepsi dan kesedaran tetapi tidak signifikan. Di samping itu, kajian mendapati bahawa faktor demografi seperti jantina, umur, dan pekerjaan menunjukkan tiada perbezaan yang signifikan antara responden, manakala tahap pendapatan dan tahap pendidikan menunjukkan perbezaan yang signifikan dalam kalangan responden. Kajian ini menyumbang kepada ketersediaan literatur dalam industri takaful secara amnya. Bagi aspek pengurusan, disarankan bahawa penanggung insurans takaful harus menggunakan semua kaedah yang diperlukan dalam strategi pemasaran dan usaha lain untuk memastikan bahawa masyarakat Islam yang menjadi sasaran pasaran utama produk takaful mempunyai kesedaran, pemahaman yang tinggi dan persepsi positif terhadap produk ini.

Kata kunci: Takaful, Kesedaran, Pemahaman, Persepsi, Faktor Demografi

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In the name of Allah, the most gracious and the most merciful,

All praises to Allah for his blessing and guidance to face all obstacles and complete this thesis. First of all, I would like to thank you my parents who always supports me and their prayers during my journey for education. I will always in debt and love them for my whole life.

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Faruk Sulaiman

2019, May

Table of Contents

Awareness of Takaful Products Among Muslim in Selected Area of Thailand	i
Permission to Use	ii
Abstract	iii
Abstrak	iv
Acknowledgement	v
List of Figures	x
List of Tables	xi
List of Appendices	xii
CHAPTER ONE INTRODUCTION	1
1.1 Introduction	1
1.2 Background of the Study.	2
1.3 Problem Statement	6
1.4 Research Question	9
1.5 Research Objective	9
1.6 Significant of the Study	10
1.7 Scope and Limitation of study	11
1.8 Conclusion	12
CHAPTER TWO LITERATURE REVIEW	13
2.1 Takaful Concept	13
2.2 Why Do Muslims need Takaful?	14
2.3 Takaful Operation Models	16
2.3.1 Tabarru	16
2.3.2 Mudharabah (Profits and lost sharing)	17
2.3.3 Wakala (Agency Contracts)	18

2.4	Comparison of Takaful and Conventional Insurance	18
2.5	Takaful in Thailand	22
2.6	Takaful products and the awareness in Thailand	23
2.6.1	Muslim Population in Thailand	24
2.6.2	Islam Religion in Pattani, Thailand	25
2.7	The Concept of Awareness.	26
2.7.1	The Studies of Customers Awareness on Takaful	27
2.8	Perception of the Customers	28
2.9	The Understanding of Takaful Products.	30
2.10	Demographic Factors	31
2.10.1	Gender	31
2.10.2	Age	32
2.10.3	Level of Education	33
2.10.4	Level of Income	34
2.10.5	Occupation	34
2.11	Theoretical Review of Relevant Brand Awareness Model	34
	CHAPTER THREE RESEARCH METHODOLOGY	37
3.1	Introduction	37
3.2	Theoretical Framework	37
3.3	Hypotheses	38
3.4	Research Design	38
3.5	Data Collection Method	39
3.5.1	Primary Data	39
3.6	Sampling Design	39
3.6.1	Target Population	39

3.6.2	Sampling Technique	40
3.6.3	Sampling Elements	40
3.6.4	Sample Size	41
3.7	Research Instrument	41
3.7.1	Questionnaire Survey	41
3.7.2	Questionnaire Design	42
3.7.3	Pilot Study	42
3.8	Construct Measurement	43
3.8.1	Nominal Scale	43
3.8.2	Ordinal Scale	43
3.8.3	Interval Scale	44
3.9	Data Screening	44
3.9.1	Questionnaire Checking	44
3.9.2	Data Edition	44
3.9.3	Data Coding	45
3.9.4	Data Cleaning	45
3.10	Data Analysis	45
3.10.1	Normality test	46
3.10.2	Reliability Test	47
3.10.3	Descriptive Analysis	48
3.10.4	ANOVA	48
3.10.5	Pearson Correlation	49
3.10.6	Independent t-test	49
3.11	Conclusion	51

CHAPTER FOUR DATA ANALYSIS	52
4.1 Introduction	52
4.2 Profile of Respondents	53
4.3 Profile of Respondents	54
4.4 Descriptive Analysis	56
4.5 Awareness of Takaful Products among The Muslims	58
4.6 The Relationship between The Variables	61
4.7 The differences between genders and Awareness of Takaful	63
4.8 The Difference between Age, Occupations, Level of Education and Level of Income.	64
4.9 Conclusion	67
CHAPTER FIVE DISCUSSION, LIMITATION, AND RECOMMENDATIONS	69
5.1 Introduction	69
5.2 Summary of finding	69
5.3 Research Implication	74
5.3.1 Managerial Implications	75
5.5 Recommendation for Future Research	77
5.6 Conclusion	78
References	79
APPENDICES	86

List of Figures

Figure 2.1 Theory of hierarchy of effects	34
Figure 3.1 Research framework	36



List of Tables

Table 2.1 Comparison between Takaful and Conventional Insurance	21
Table 3.1 Normality Test of Real Study	45
Table 3.2 Reliability Test of Pilot Study	47
Table 3.3 Summary of Data Analysis Methods of Relationship	49
Table 4.1 Overview of Respondent Rate of the Total Questionnaires	52
Table 4.2 Respondents' Demographic Profile	52
Table 4.3 Descriptive Analysis of All Variables	56
Table 4.4 Result of The Awareness of Takaful	57
Table 4.5 Result of the Understanding Variable	59
Table 4.6 Result of Correlation of All Variables	60
Table 4.6 Result of Independent t-test Analysis	62
Table 4.8 Result of One Way ANOVA Analysis	64

List of Appendices

Appendix A Questionnaire	86
Appendix B Reliability Test of Pilot Study From SPSS	92
Appendix C Normality Test of Real Study From SPSS	95
Appendix D Descriptive Analysis of All Variable	98
Appendix E Inferential Analysis:	108
• Pearson Correlation	108
• Independent t-test	108
• One Way ANOVA	109



CHAPTER ONE

INTRODUCTION

1.1 Introduction

Humans' daily lives are subjected to risk of loss from unpredicted circumstances. In order to relieve the lost from those risks, human has invented "insurance" since around 215 BC. The notions of insurance have been developed to many models since it has been invented. 'Takaful' is used to call for Islamic insurance. The root of the word is from the Arabic word 'Kafala' meaning 'guarantee each other'. The basic idea of takaful is also based on the principles of sharing the responsibilities and compensations amongst each other in the community (Insurance, 2019)

Total of 5 chapters, this research has been constructed with. The beginning of chapter 1 consists; the research background which presenting what the researcher been done prior then why came up with this research. The chapter also includes problem statement which the problem statement is the narration of the current interesting issue that important and worth to study in. It helps in assigning the context for the study and also helps in establishing the questions for the study that aims to investigate to meet the answers. Research question is the fundamental core of the research study's objective. It helps guiding the study, defining the methodology and instructing all stages of inquiry, analysing and reporting. For the justification of the study, it explains why the research should be conducted. It also encloses with the clarification for the design and employed methods in the research. In other words, it also can be called the scope of the study.

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APPENDIX A

QUESTIONNAIRE

Awareness of Takaful Products among Muslims in Selected Area of Thailand

Universiti Utara Malaysia

Othman Yeop Abdullah Graduate School of Business

Master of Science (Management)

Dear respondents,

I am postgraduate student of Master of Science, Management from Othman Yeop Abdullah Graduate School of Business (OYAGSB), Universiti Utara Malaysia (UUM). I am currently conducting a research project for graduation on the topic of “Awareness of Takaful Products and Services among Muslims in Thailand”

This Questionnaire consists of four parts. There are Section A which referring to the respondents’ demographic profiles, Section B is referring awareness of takaful products Section C is referring to the respondents’ understanding on basic Takaful operation system and Section D is referring to the respondents’ perceptions on the takaful. I hope that you could give me a favour by helping me filling up the questionnaire. This questionnaire might take about 5-10 minutes to complete. Your answer will be kept PRIVATE AND CONFIDENTIAL and used solely for academic purposes.

Thank you for your participation.

Faruk Sulaiman ID Number: 818537

Section A: Demographic Profile

The following questions refer to the demographic profile of the respondents. Please provide the appropriate information by placing a () in the bracket to provide your answer

1. Age:

- ☐ Less than 25 years
☐ 25 – 35 years
☐ 36 – 50 years
☐ 50 and above

2. Gender

- ☐ Male
☐ Female

3. Highest Educational Level:

- ☐ Junior High School
☐ Senior High School
☐ Diploma/ Advanced Diploma
☐ Bachelor Degree
☐ Master Degree
☐ Ph.D. Degree
☐ Other: _____

4. Occupation:

- ☐ Management
- ☐ Senior Management
- ☐ Professional
- ☐ Sales Representative
- ☐ Support Representative
- ☐ Administrative Support
- ☐ Others: _____

5. Monthly income level:

- ☐ Less than BHT 10,000
- ☐ BHT 10,000 – 30,000
- ☐ BHT 30,001– 50,000
- ☐ BHT 50,001 and above



Section B: Awareness

Please CIRCLE one number according to the following 5-point Linkert scale,

1- Strongly Disagree and 5- Strongly agree that best describe your level of argument.

Considering the following statements: How do you agree that you are aware of these products

SD= Strongly Disagree D= Disagree N= Neutral A= Agree SA= Strongly Agree

Takaful Products	SD	D	N	A	SD
Family Takaful					
1.1.Saving/Life Takaful	1	2	3	4	5
1.2.Accident Takaful	1	2	3	4	5
1.3.Health plan	1	2	3	4	5
Group Family (Organization)					
1.4.Accident for School	1	2	3	4	5
Personal Takaful					
1.5.Life/Saving Takaful	1	2	3	4	5
1.6.Accident Takaful	1	2	3	4	5
1.7.Health/Medical Takaful	1	2	3	4	5
1.8.Saving for Hajj Takaful	1	2	3	4	5
Other Takaful					
1.9.Car insurance (takaful)	1	2	3	4	5

Section C: Understanding

Please make circle the number in the box according to the following 5-point Linkert scale, with **1-Strongly Disagree**, **2-Disagree**, **3-Neutral**, **4-Agree**, and **5- Strongly Agree** that best describe your level of argument with the following statements.

(SD= Strongly Disagree, D= Disagree N= Neutral A= Agree SA= Strongly Agree)

Understanding on Islamic Insurance System and Operations

Item	Statement	SD	D	N	A	SA
1	Takaful is conducted according to <i>Syariah</i> Law.	1	2	3	4	5
2	Takaful is available for Muslims, but also for non-Muslims.	1	2	3	4	5
3	Takaful system prohibits interest in all forms of transactions.	1	2	3	4	5
4	Parties in takaful system cannot predetermine a guaranteed profit.	1	2	3	4	5
5	Returns on takaful are based on profit and lost sharing basis instead of interest.	1	2	3	4	5
6	Takaful prohibits major uncertainty in all form of transactions.	1	2	3	4	5
7	Takaful only invests in businesses that are not prohibited by Islam or <i>halal</i> businesses.	1	2	3	4	5
8	Each Takaful provider should have a Shariah Supervisory Board to ensure that all business activities are in line with Shariah requirements.	1	2	3	4	2

Section D: Perception

Please CIRCLE one number according to the following 5-point Linkert scale, with **1- Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, and 5- Strongly Agree** that best describe your level of argument.

(SD= Strongly Disagree, D= Disagree N= Neutral A= Agree SA= Strongly Agree)

Perceptions towards Takaful

Item	Statement	SD	D	N	A	SA
1	There is a very high potential of Islamic Insurance (Takaful) products in Thailand.	1	2	3	4	5
2	Islamic Insurance (Takaful) can compete with conventional insurance.	1	2	3	4	5
3	Takaful products in Thailand are not similar to the products of conventional banks.	1	2	3	4	5
4	Takaful firms have done enough in marketing their products to the public.	1	2	3	4	5
5	Takaful could provide lower cost products and services compared to conventional insurance.	1	2	3	4	5
6	Returns on Takaful are higher than returns on conventional insurance.	1	2	3	4	5

APPENDIX B

RELIABILITY TEST OF PILOT STUDY

1. Reliability Test for Awareness

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

- a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.857	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q1	13.9000	9.059	.534	.848
q2	14.0333	8.861	.548	.847
q3	14.0333	9.413	.528	.847
q4	14.4000	9.628	.548	.846
q5	13.9667	9.275	.606	.841
q6	13.9000	8.783	.622	.839
q7	14.0000	9.310	.576	.843
q8	13.7667	9.495	.595	.842
q9	14.3000	9.321	.589	.842

2. Reliability Test for Understanding

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	0.
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.898	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Und1	25.1290	54.716	.659	.887
Und2	24.9355	50.796	.767	.877
Und3	24.5484	47.256	.862	.866
Und4	25.1290	55.316	.567	.895
Und5	25.5806	55.118	.469	.905
Und6	25.4839	54.325	.527	.899
Und7	24.3871	49.645	.858	.868
Und8	24.4194	50.385	.782	.875

3. Reliability Test for Perception

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.820	.825	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Pct1	14.8667	11.085	.513	.449	.805
Pct2	14.6667	9.402	.730	.656	.757
Pct3	14.7333	8.754	.706	.641	.763
Pct4	15.3667	11.757	.296	.257	.851
Pct5	14.7667	10.737	.675	.534	.778
Pct6	14.9333	10.409	.665	.524	.776

APPENDIX C

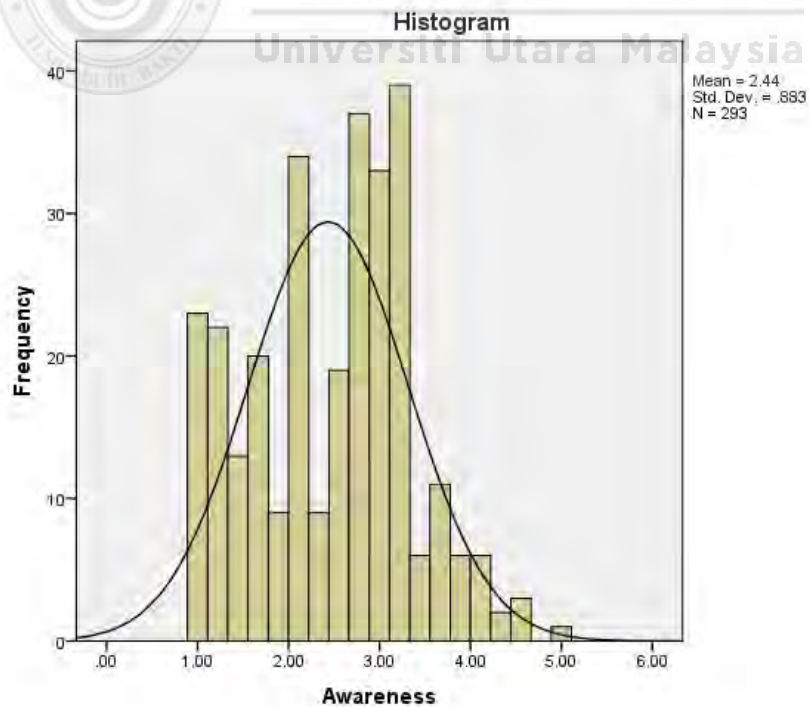
NORMALITY TEST OF REAL STUDY

1. Normality Test for Awareness

Statistics

Awareness

N	Valid	293
	Missing	0
Mean		2.4365
Median		2.5556
Std. Deviation		.88349
Variance		.781
Skewness		-.006
Std. Error of Skewness		.142
Kurtosis		-.720
Std. Error of Kurtosis		.284
Range		4.00
Minimum		1.00
Maximum		5.00

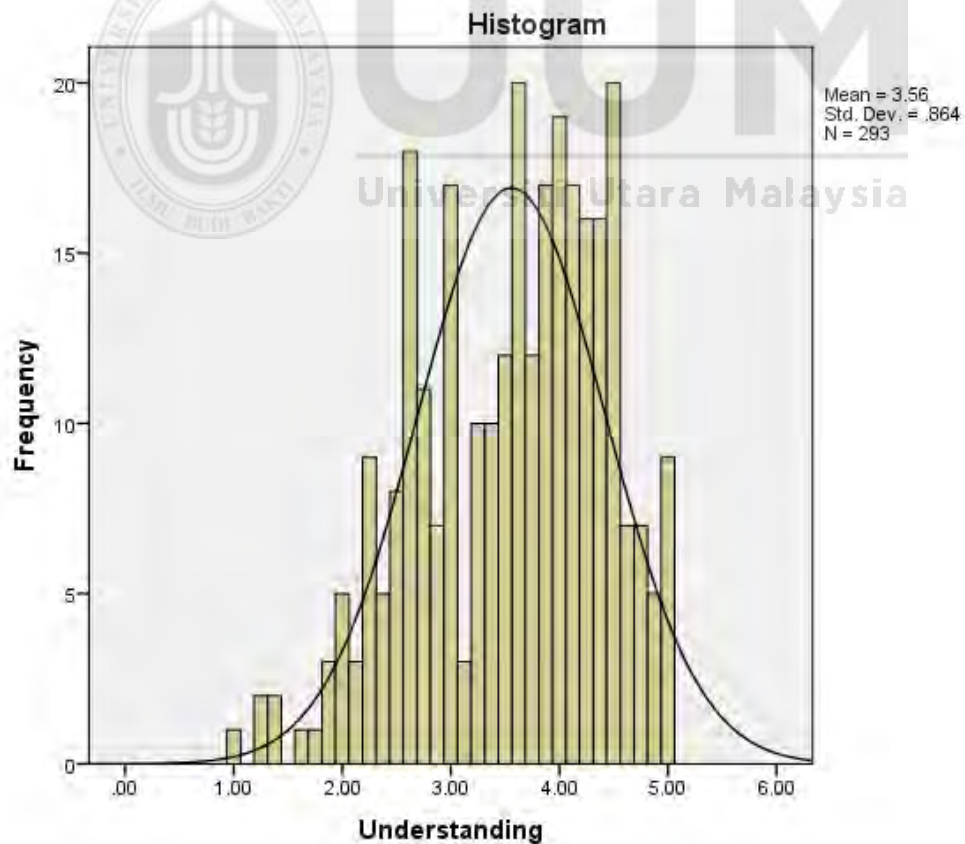


2. Normality Test for Understanding

Statistics

Understanding

N	Valid	293
	Missing	0
Mean		3.5580
Median		3.6250
Std. Deviation		.86401
Variance		.747
Skewness		-.463
Std. Error of Skewness		.142
Kurtosis		-.459
Std. Error of Kurtosis		.284
Range		4.00
Minimum		1.00
Maximum		5.00



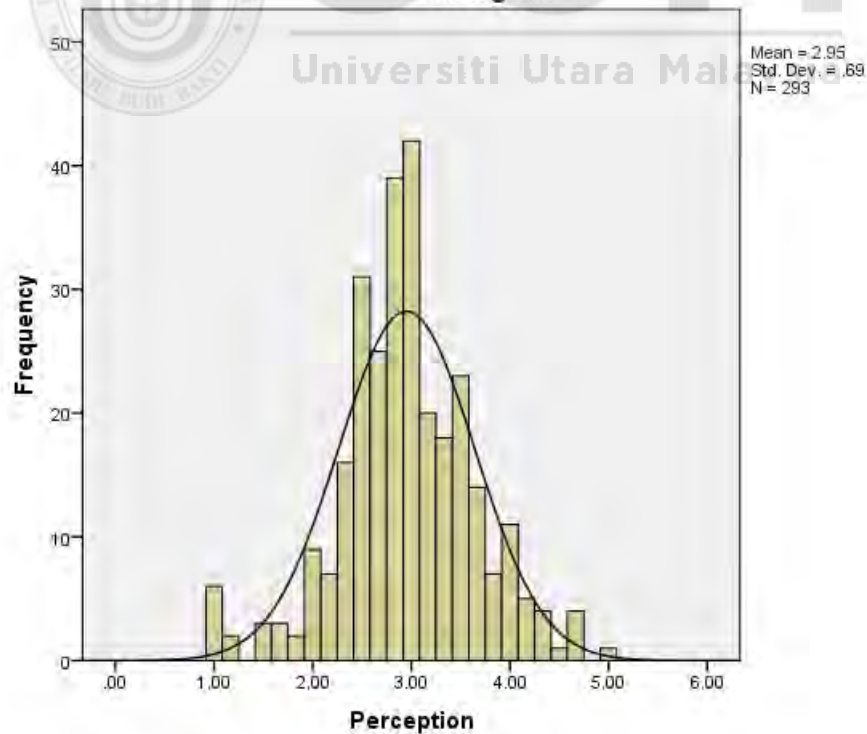
3. Normality Test for Perception

Statistics

Perception

N	Valid	293
	Missing	0
Mean		2.9522
Median		3.0000
Std. Deviation		.69022
Variance		.476
Skewness		-.140
Std. Error of Skewness		.142
Kurtosis		.865
Std. Error of Kurtosis		.284
Range		4.00
Minimum		1.00
Maximum		5.00

Histogram



APPENDIX D

DESCRIPTIVE ANALYSIS

1. Descriptive Analysis for demographic factors

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	186	63.5	63.5	63.5
	Female	107	36.5	36.5	100.0
	Total	293	100.0	100.0	

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25	71	24.2	24.2	24.2
	25-35	94	32.1	32.1	56.3
	36-50	69	23.5	23.5	79.9
	50 above	59	20.1	20.1	100.0
	Total	293	100.0	100.0	

Education				
	Frequency	Percent	Valid Percent	Cumulative Percent
Junior High School	19	6.5	6.5	6.5
Senior High School	51	17.4	17.4	23.9
Diploma/ Advanced Diploma	31	10.6	10.6	34.5
Bachelor Degree	171	58.4	58.4	92.8
Master Degree	15	5.1	5.1	98.0
Ph.D.	3	1.0	1.0	99.0
Other	3	1.0	1.0	100.0
Total	293	100.0	100.0	

Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Senior management	13	4.4	4.4	4.4
Management	20	6.8	6.8	11.3
Professional	4	1.4	1.4	12.6
Sales Representative	27	9.2	9.2	21.8
Support Representative	15	5.1	5.1	27.0
Administrative Support	31	10.6	10.6	37.5
other	183	62.5	62.5	100.0
Total	293	100.0	100.0	

Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 10,000	112	38.2	38.2	38.2
10,001-30,000	130	44.4	44.4	82.6
30,001-50,000	39	13.3	13.3	95.9
50,001 and above	12	4.1	4.1	100.0
Total	293	100.0	100.0	

2. Descriptive Analysis for Awareness

Awareness 1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	57	19.5	19.5	19.5
Disagree	47	16.0	16.0	35.5
Nuetral	105	35.8	35.8	71.3
Agree	63	21.5	21.5	92.8
Strongly Agree	21	7.2	7.2	100.0
Total	293	100.0	100.0	

Awareness 2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	62	21.2	21.2	21.2
Disagree	58	19.8	19.8	41.0
Nuetral	108	36.9	36.9	77.8
Agree	48	16.4	16.4	94.2
Strongly Agree	17	5.8	5.8	100.0
Total	293	100.0	100.0	

Awareness 3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	82	28.0	28.0	28.0
Disagree	57	19.5	19.5	47.4
Nuetral	96	32.8	32.8	80.2
Agree	45	15.4	15.4	95.6
Strongly Agree	13	4.4	4.4	100.0
Total	293	100.0	100.0	

Awareness 4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	123	42.0	42.0	42.0
Disagree	85	29.0	29.0	71.0
Nuetral	59	20.1	20.1	91.1
Agree	17	5.8	5.8	96.9
Strongly Agree	9	3.1	3.1	100.0
Total	293	100.0	100.0	

Awareness 5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	62	21.2	21.2	21.2
Disagree	54	18.4	18.4	39.6
Nuetral	128	43.7	43.7	83.3
Agree	33	11.3	11.3	94.5
Strongly Agree	16	5.5	5.5	100.0
Total	293	100.0	100.0	

Awareness 6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	74	25.3	25.3	25.3
Disagree	60	20.5	20.5	45.7
Nuetral	112	38.2	38.2	84.0
Agree	33	11.3	11.3	95.2
Strongly Agree	14	4.8	4.8	100.0
Total	293	100.0	100.0	

Awareness 7

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	84	28.7	28.7	28.7
Disagree	58	19.8	19.8	48.5
Nuetral	113	38.6	38.6	87.0
Agree	23	7.8	7.8	94.9
Strongly Agree	15	5.1	5.1	100.0
Total	293	100.0	100.0	

Awareness 8

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	57	19.5	19.5	19.5
Disagree	70	23.9	23.9	43.3
Nuetral	127	43.3	43.3	86.7
Agree	21	7.2	7.2	93.9
Strongly Agree	18	6.1	6.1	100.0
Total	293	100.0	100.0	

Awareness 9

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	146	49.8	49.8	49.8
Disagree	68	23.2	23.2	73.0
Nuetral	57	19.5	19.5	92.5
Agree	8	2.7	2.7	95.2
Strongly Agree	14	4.8	4.8	100.0
Total	293	100.0	100.0	

3. Descriptive Analysis for Understanding

Understanding 1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	17	5.8	5.8	5.8
Disagree	46	15.7	15.7	21.5
Nuetral	86	29.4	29.4	50.9
Agree	76	25.9	25.9	76.8
Strongly Agree	68	23.2	23.2	100.0
Total	293	100.0	100.0	

Understanding 2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	21	7.2	7.2	7.2
Disagree	26	8.9	8.9	16.0
Nuetral	79	27.0	27.0	43.0
Agree	89	30.4	30.4	73.4
Strongly Agree	78	26.6	26.6	100.0
Total	293	100.0	100.0	

Understanding 3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	24	8.2	8.2	8.2
Disagree	26	8.9	8.9	17.1
Nuetral	52	17.7	17.7	34.8
Agree	57	19.5	19.5	54.3
Strongly Agree	134	45.7	45.7	100.0
Total	293	100.0	100.0	

Understanding 4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	15	5.1	5.1	5.1
Disagree	48	16.4	16.4	21.5
Nuetral	122	41.6	41.6	63.1
Agree	67	22.9	22.9	86.0
Strongly Agree	41	14.0	14.0	100.0
Total	293	100.0	100.0	

Understanding 5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	31	10.6	10.6	10.6
Disagree	50	17.1	17.1	27.6
Nuetral	96	32.8	32.8	60.4
Agree	68	23.2	23.2	83.6
Strongly Agree	48	16.4	16.4	100.0
Total	293	100.0	100.0	

Understanding 6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	19	6.5	6.5	6.5
Disagree	53	18.1	18.1	24.6
Nuetral	89	30.4	30.4	54.9
Agree	76	25.9	25.9	80.9
Strongly Agree	56	19.1	19.1	100.0
Total	293	100.0	100.0	

Understanding 7

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	13	4.4	4.4	4.4
Disagree	29	9.9	9.9	14.3
Nuetral	49	16.7	16.7	31.1
Agree	59	20.1	20.1	51.2
Strongly Agree	143	48.8	48.8	100.0
Total	293	100.0	100.0	



UUM

Understanding 8

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	10	3.4	3.4	3.4
Disagree	25	8.5	8.5	11.9
Nuetral	86	29.4	29.4	41.3
Agree	61	20.8	20.8	62.1
Strongly Agree	111	37.9	37.9	100.0
Total	293	100.0	100.0	

4. Descriptive Analysis for Perception

Perception 1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	28	9.6	9.6	9.6
Disagree	64	21.8	21.8	31.4
Neutral	136	46.4	46.4	77.8
Agree	48	16.4	16.4	94.2
Strongly Agree	17	5.8	5.8	100.0
Total	293	100.0	100.0	

Perception 2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	20	6.8	6.8	6.8
Disagree	53	18.1	18.1	24.9
Neutral	137	46.8	46.8	71.7
Agree	55	18.8	18.8	90.4
Strongly Agree	28	9.6	9.6	100.0
Total	293	100.0	100.0	

Perception 3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	15	5.1	5.1	5.1
Disagree	42	14.3	14.3	19.5
Neutral	119	40.6	40.6	60.1
Agree	88	30.0	30.0	90.1
Strongly Agree	29	9.9	9.9	100.0
Total	293	100.0	100.0	

Perception 4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	38	13.0	13.0	13.0
Disagree	87	29.7	29.7	42.7
Neutral	116	39.6	39.6	82.3
Agree	40	13.7	13.7	95.9
Strongly Agree	12	4.1	4.1	100.0
Total	293	100.0	100.0	

Perception 5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	16	5.5	5.5	5.5
Disagree	52	17.7	17.7	23.2
Neutral	158	53.9	53.9	77.1
Agree	51	17.4	17.4	94.5
Strongly Agree	16	5.5	5.5	100.0
Total	293	100.0	100.0	

Perception 6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	17	5.8	5.8	5.8
Disagree	65	22.2	22.2	28.0
Neutral	165	56.3	56.3	84.3
Agree	31	10.6	10.6	94.9
Strongly Agree	15	5.1	5.1	100.0
Total	293	100.0	100.0	

APPENDIX E

INFERENCEAL ANALYSIS

1. Pearson Correlation between dependent variable and independent variables

Correlations

		Awareness	Understanding	Perception
Awareness	Pearson Correlation	1	.100	.058
	Sig. (2-tailed)		.087	.320
	N	293	293	293
Understanding	Pearson Correlation	.100	1	.542**
	Sig. (2-tailed)	.087		.000
	N	293	293	293
Perception	Pearson Correlation	.058	.542**	1
	Sig. (2-tailed)	.320	.000	
	N	293	293	293

** . Correlation is significant at the 0.01 level (2-tailed).

2. Independent t-test between genders

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.013	.909	-.910	291	.363	-.09761	.10723	-.30865	.11344
Equal variances not assumed			-.905	217.038	.367	-.09761	.10788	-.31024	.11503

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Awr_mean	Male	186	2.4008	.87643	.06426
	Female	107	2.4984	.89637	.08666

3. One Way ANOVA

3.1 One Way ANOVA between Age and Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
					Lower Bound	Upper Bound			
Below 25	71	2.2473	.83427	.09901	2.0498	2.4447	1.00	4.44	
25-35	94	2.4480	.83791	.08642	2.2764	2.6196	1.00	4.11	
36-50	69	2.4992	.95346	.11478	2.2701	2.7282	1.00	5.00	
50 above	59	2.5725	.91131	.11864	2.3350	2.8100	1.00	4.44	
Total	293	2.4365	.88349	.05161	2.3349	2.5381	1.00	5.00	
Model			.88039	.05143	2.3352	2.5377			
Random Effects				.06732	2.2222	2.6507			.00732

Test of Homogeneity of Variances

Awr_mean

Levene Statistic	df1	df2	Sig.
.457	3	289	.712

ANOVA

Awr_mean

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.918	3	1.306	1.685	.170
Within Groups	224.002	289	.775		
Total	227.920	292			

(Please continue to next page)

3.2 One Way ANOVA between Education and Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Junior High School	19	2.6140	1.10701	.25397	2.0805	3.1476	1.00	5.00
Senior High School	51	2.0196	.87594	.12266	1.7732	2.2660	1.00	4.00
Diploma/ Advanced Diploma	31	2.5950	.88404	.15878	2.2707	2.9192	1.11	4.11
Bachelor Degree	171	2.4639	.83508	.06386	2.3379	2.5900	1.00	4.44
Master Degree	15	2.7556	.79704	.20579	2.3142	3.1969	1.22	4.22
Ph.D.	3	3.0370	.83395	.48148	.9654	5.1087	2.22	3.89
Other	3	3.0000	.80123	.46259	1.0096	4.9904	2.11	3.67
Total	293	2.4365	.88349	.05161	2.3349	2.5381	1.00	5.00

ANOVA

Awr_mean

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.931	6	2.322	3.103	.006
Within Groups	213.988	286	.748		
Total	227.920	292			

Test of Homogeneity of Variances

Awareness

Levene Statistic	df1	df2	Sig.
.969	6	286	.447

3.3 One Way ANOVA between Occupation and Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Senior management	13	2.9316	.80704	.22383	2.4439	3.4193	1.00	4.22
Management	20	2.2667	.83335	.18634	1.8766	2.6567	1.00	3.56
Professional	4	2.0833	1.25831	.62915	.0811	4.0856	1.00	3.33
Sales Representative	27	2.6091	.72754	.14002	2.3212	2.8969	1.11	4.11
Support Representative	15	2.5111	.82274	.21243	2.0555	2.9667	1.33	4.11
Administrative Support	31	2.5950	.71925	.12918	2.3312	2.8588	1.00	4.00
other	183	2.3692	.92772	.06858	2.2338	2.5045	1.00	5.00
Total	293	2.4365	.88349	.05161	2.3349	2.5381	1.00	5.00

Test of Homogeneity of Variances

Awareness

Levene Statistic	df1	df2	Sig.
2.297	6	286	.035

ANOVA

Awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.759	6	1.126	1.457	.193
Within Groups	221.161	286	.773		
Total	227.920	292			

3.4 One Way ANOVA between Income Level and awareness

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less than 10,000	112	2.2034	.87843	.08300	2.0389	2.3679	1.00	4.44
10,001-30,000	130	2.5239	.80650	.07073	2.3840	2.6639	1.00	4.11
30,001-50,000	39	2.6638	1.02740	.16452	2.3308	2.9969	1.00	5.00
50,001 and above	12	2.9259	.75558	.21812	2.4459	3.4060	1.00	4.22
Total	293	2.4365	.88349	.05161	2.3349	2.5381	1.00	5.00

Test of Homogeneity of Variances

Awareness

Levene Statistic	df1	df2	Sig.
2.015	3	289	.112

ANOVA

Awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.970	3	3.990	5.340	.001
Within Groups	215.949	289	.747		
Total	227.920	292			

